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To all
clients

Circular No. 51/2025

Bolzano, 31 December 2025

Subject: Compulsory insurance – extension of the deadline to 31 March 2026 only for small and micro enterprises in the tourism sector

Caution: press reports and communications from industry associations in recent days might lead to the conclusion that the obligation to take out compulsory insurance against catastrophic events by 31 December 2025 has been extended generally to 31 March 2026 for small and micro enterprises. This is not the case!

The customary New Year's Eve emergency decree (Art. 16, Law Decree No. 200 of 31.12.2025 – the so-called „Decreto Milleproroghe“) does indeed provide for an extension to 31 March 2026, but only for micro and small enterprises operating in the following sectors:

- food service and the serving of food and beverages (pursuant to Art. 5 of Law No. 287/1991), e.g. restaurants, bars, pizzerias, cafés, ice-cream parlours, pastry shops, night clubs, beach establishments;
- tourism and accommodation businesses, such as hotels, guesthouses, hostels, holiday apartments, organised bed & breakfasts and room rentals.

As a reminder: small enterprises are those with fewer than 50 employees and annual turnover or a balance sheet total not exceeding 10 million Euro, and micro enterprises are those with fewer than 10 employees and annual turnover or a balance sheet total not exceeding 2 million Euro.

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In addition, regardless of their size, fishery and aquaculture undertakings also benefit from the extension under the decree (Art. 15); this relief is, however, unlikely to be of much significance in our region.

Conversely, this means that small and micro enterprises which are not active in the aforementioned tourism sectors or in fishery must take out the insurance policy by the end of 2025.

Anyone who, relying on the reports mentioned at the outset, has counted on an extension of the deadline would be well advised to arrange an insurance policy without delay.

Yours sincerely
Josef Vieider